

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GREGORY W BONIER  
ELLEN J BONIER  
Debtor(s)

Case No. 09-31914

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2009.
- 2) The plan was confirmed on 11/10/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/09/2014.
- 5) The case was converted on 08/04/2014.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank .

**Receipts:**

Total paid by or on behalf of the debtor	\$27,500.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$27,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,235.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,709.22**

Attorney fees paid and disclosed by debtor: \$26.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	404.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	1,200.00	1,200.00	1,200.00	134.31	0.00
ASSET ACCEPTANCE CORP	Unsecured	0.00	665.45	665.45	74.47	0.00
BUSINESS REVENUE SYSTEM	Unsecured	23.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	NA	739.11	739.11	82.73	0.00
CBE GROUP	Unsecured	180.00	NA	NA	0.00	0.00
CCS INC	Unsecured	682.00	NA	NA	0.00	0.00
CFW CREDIT & COLLECTION	Unsecured	300.00	NA	NA	0.00	0.00
CFW CREDIT & COLLECTION	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT CONTROL CORP	Unsecured	146.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT INC	Unsecured	428.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,174.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,001.00	NA	NA	0.00	0.00
DIVERSIFIED ACCOUNT	Unsecured	50.00	NA	NA	0.00	0.00
GENESIS FINANCIAL SERVICES	Unsecured	1,020.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	536.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,138.00	1,226.58	1,226.58	137.28	0.00
LVNV FUNDING	Unsecured	971.00	1,046.24	1,046.24	117.10	0.00
METRO COLLECTION SERVICE	Unsecured	1,934.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	NA	1,000.89	1,000.89	112.02	0.00
NCO FINANCIAL	Unsecured	387.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	263.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	212.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	138.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	112.00	NA	NA	0.00	0.00
PMI MORTGAGE INSURANCE CO	Unsecured	83,000.00	82,760.51	82,760.51	9,263.07	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	628.00	628.88	628.88	70.39	0.00
TD AUTO FINANCE LLC	Secured	5,641.00	5,640.68	5,640.68	5,640.68	864.49
TD AUTO FINANCE LLC	Secured	5,437.00	5,436.08	5,436.08	5,436.08	839.07
UNITED RESOURCE SYSTEMS	Unsecured	288.00	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	NA	170.51	170.51	19.09	0.00
WAKEFIELD & ASSOC	Unsecured	351.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOC	Unsecured	230.00	NA	NA	0.00	0.00
WEST ASSET MANAGEMENT	Unsecured	263.00	NA	NA	0.00	0.00
WEST ASSET MANAGEMENT	Unsecured	212.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,076.76	\$11,076.76	\$1,703.56
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,076.76</b>	<b>\$11,076.76</b>	<b>\$1,703.56</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$89,438.17</b>	<b>\$10,010.46</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$4,709.22
Disbursements to Creditors	<u>\$22,790.78</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$27,500.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/03/2014

By: /s/ Glenn Stearns

Trustee

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**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.